

Exhibit 3



E D & F MAN CAPITAL MARKETS LIMITED

21 June 2012

**Newsong Fellowship Church 401(k) Plan
1102 Millersville Pike
Lancaster
PA 17603
USA**

Dear Sirs:

We refer to:

- (a) the Security and Set-Off Deed dated 21 June 2012 between E D & F Man Capital Markets Limited (hereinafter "**us**") and Newsong Fellowship Church 401(k) Plan (hereinafter "**you**") ("**Security and Set-Off Deed**");
- (b) the ISDA Master Agreement entered into between us and you on 21 June 2012 ("**ISDA Master Agreement**");
- (c) the Custody Agreement entered into between us and you on 21 June 2012 ("**Custody Agreement**"); and
- (d) any applicable terms of business under which you receive services from us in any capacity ("**Terms of Business**").

The purpose of this letter is to confirm our agreement that in consideration of the custodian and related services provided by us in connection with our entering into with, or arranging for you the above agreements and transactions (including any related or supporting transactions), together with our effecting with or for you any subsequent, similar transactions (each, a "**Transaction**"), you shall pay to us a fee (each, a "**Custodian Fee**"). Prior to entering into a Transaction, we will agree the specific amount of the Custodian Fee to be payable and confirm this with you in writing. Each Custodian Fee shall become payable upon settlement of all amounts for each Transaction, and we will subsequently either invoice you or alternatively at our discretion deduct such amounts from any funds you hold on account with us.

For the purposes of:

- (a) the Security and Set-off Deed, this letter agreement is a "Transaction Document";
- (b) the ISDA Master Agreement, this letter agreement, the Custody Agreement, the Security and Set-Off Deed and any Terms of Business will constitute Bridged Agreements and be subject to the Cross-Agreement Bridge; and
- (c) any Terms of Business, the services and consideration provided under this letter agreement is deemed to be a "Netting Transaction".

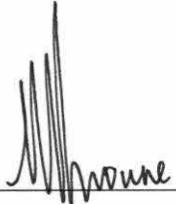



Please confirm your agreement to be bound by the terms of this letter agreement by executing a copy of the letter agreement and returning it to us.

We are very pleased to have concluded this Transaction with you.

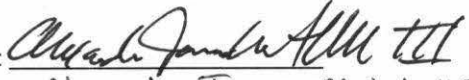
Yours sincerely,

E D & F Man Capital Markets:

By:  
Name: Verrona Browne Sharon Heath
Title: COO Operations Compliance / Documentation

Accepted and agreed for and on behalf of

Newsong Fellowship Church 401(k) Plan:

By: 
Name: Alexander James Mitchell III
Title: Trustee

**ED&F
MAN**

Please confirm your agreement to be bound by the terms of this letter agreement by executing a copy of the letter agreement and returning it to us.

We are very pleased to have concluded this Transaction with you.

Yours sincerely,

E D & F Man Capital Markets:

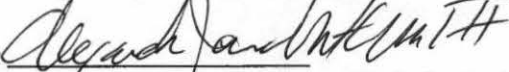
By:  _____

Name: Verrona Browne
Title: COO Operations



Accepted and agreed for and on behalf of

Newsong Fellowship Church 401(k) Plan:

By:  _____

Name: Alexander James Mitchell III
Title: Trustee